



Problems with money and debt? D.A. can help.

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What we thought was wrong

*"I've got to get these credit cards paid off.
Then I'll be OK."*

"My credit score is shot, I just have to rebuild it."

*"If I could only get the tax authorities (or my
spouse/partner or my boss or these creditors) off my
back, I'd be fine."*

*"I have to get my phone (or power or Internet) turned
back on."*

"If I can cut expenses, I'll be able to get by."

*"If I could just learn to save money, I wouldn't have
to borrow it."*

Then there's the one that so many of us saw as the
magical solution before D.A.:

"I just need to make more money."

— From Step One in "The Twelve Steps, Twelve Traditions,
and Twelve Concepts of Debtors Anonymous"

Find a meeting:

<https://debtorsanonymous.org/find-meetings>

En español: <https://debtorsanonymous.org/en-espanol/>

What was really wrong

1. Being unclear about your financial situation. Not knowing account balances, monthly expenses, loan interest rates, fees, fines, or contractual obligations.
2. Frequently "borrowing" items such as books, pens, or small amounts of money from friends and others, and failing to return them.
3. Poor saving habits. Not planning for taxes, retirement or other not recurring but predictable items, and then feeling surprised when they come due; a "live for today, don't worry about tomorrow" attitude.
4. Compulsive shopping: Being unable to pass up a "good deal"; making impulsive purchases; leaving price tags on clothes so they can be returned; not using items you've purchased.
5. Difficulty in meeting basic financial or personal obligations, and/or an inordinate sense of accomplishment when such obligations are met.
6. A different feeling when buying things on credit than when paying cash, a feeling of being in the club, of being accepted, of being grown up.

7. Living in chaos and drama around money: Using one credit card to pay another; bouncing checks; always having a financial crisis to contend with.
8. A tendency to live on the edge: Living paycheck to paycheck; taking risks with health and car insurance coverage; writing checks hoping money will appear to cover them.
9. Unwarranted inhibition and embarrassment in what should be a normal discussion of money.
10. Overworking or underearning: Working extra hours to earn money to pay creditors; using time inefficiently; taking jobs below your skill and education level.
11. An unwillingness to care for and value yourself: living in self-imposed deprivation; denying your basic needs in order to pay your creditors.
12. A feeling or hope that someone will take care of you if necessary, so that you won't really get into serious financial trouble, that there will always be someone you can turn to.

— These are known as the Twelve Signs of Compulsive Debting and can be found in D.A.'s book, "A Currency of Hope."

We found Debtors Anonymous just when we needed it.

When we came to Debtors Anonymous, we knew that something was terribly wrong. We might have been deep in debt with unsecured credit or charge cards or perilously behind in our taxes, or we might have been struggling to keep up with our bills. Some of us found D.A. in the midst of eviction, foreclosure, or other legal action. Others of us had bounced checks until the associated fees far outpaced the original check amounts. Some of us were alarmed to see our debts spiral out of control as we indulged in extravagant or even frivolous purchases while bills went unpaid.

Some of us were self-employed individuals who found ourselves borrowing just to cover business costs or were business owners who were months behind in our payroll or payroll taxes. There were those among us in D.A. who had never used credit or charge cards but were under a debt burden due to student loans or money owed to doctors, lawyers, friends, and family, or who had very little debt but felt trapped in situations where there was never quite enough money to take care of basic needs.

— From Step One in "The Twelve Steps, Twelve Traditions, and Twelve Concepts of Debtors Anonymous"

There are currently 16 active regional D.A. Intergroups in the United States and two in Canada. There are also Intergroups and meetings in Europe, Australia, and South America. Intergroups usually maintain websites that host meeting schedules, calendars of upcoming member events, tools for getting started in D.A. recovery, and contact information.

Find an Intergroup:

<https://debtorsanonymous.org/find-intergroups>

Your local D.A. group or Intergroup: